

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF MISSOURI

COMPLAINT

NOW COMES the Plaintiff, Marriah Willis, by and through undersigned counsel, and for his complaint against the Defendant, Waypoint Resource Group LLC, Plaintiff states as follows:

I. PRELIMINARY STATEMENT

1. This is an action for actual and statutory damages for violations of the Fair Debt Collection Practices Act 15 U.S.C. § 1692 *et seq.* ("FDCPA").

II. JURISDICTION & VENUE

2. This action arises out of violations of the FDCPA.
3. Jurisdiction arises under 15 U.S.C. § 1692 and pursuant to 28 U.S.C. § 1331.
4. Venue is proper in this District in that Plaintiff resides here, Defendant transacts business here, and the conduct complained of occurred here.

III. PARTIES

5. Mariah Willis ("Plaintiff") is a natural person who resides in Grandview, Missouri.
6. Plaintiff is a "consumer" as that term is defined by the FDCPA, 15 U.S.C. § 1692a(3).

7. Waypoint Resource Group LLC ("Waypoint") is a business entity engaged in the collection of consumer debt within the State of Missouri.
8. Waypoint is a "debt collector" as that term is defined by the FDCPA, 15 U.S.C. § 1692a(6) in that it is an entity of which its 'principal purpose" is the collection of any debts.

IV. ALLEGATIONS

9. The Debt allegedly owed by Plaintiff ("the Debt"), was incurred through Comcast Communications and was primarily for personal, family, or household services and are therefore a "debt" as that term is defined by the FDCPA, 15. U.S.C. § 1692a(5).
10. On or about January 17, 2020, Plaintiff retained counsel to assist in the resolution of several debts, including the Debt.
11. On or about March 9, 2020, Plaintiff's counsel sent notices of representation to Plaintiff's creditors and debt collectors, including Waypoint. These notices were sent via certified mail.
12. On or about March 13, 2020, Waypoint received notice of representation from Plaintiff's counsel.
13. On or about April 14, 2020, Waypoint contacted Plaintiff via mailed correspondence in attempt to collect the Debt.
14. This April 14, 2020 communication by Waypoint violated 15 U.S.C. § 1692c(a)(2) in that Waypoint contacted a consumer after receiving notice that the consumer was being represented by legal counsel.

V. JURY DEMAND

15. Plaintiff is entitled to and hereby respectfully demands a trial by jury on all issues so triable.

VII. PRAYER FOR RELIEF

WHEREFORE, Plaintiff, respectfully prays for judgment as follows:

- a. All actual compensatory damages suffered pursuant to 15 U.S.C. § 1692k(a)(1) from Waypoint and for Plaintiff;
- b. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A) from Waypoint and for Plaintiff;
- c. Plaintiff's attorneys' fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from Waypoint and for Plaintiff;
- d. Any other relief deemed appropriate by this Honorable Court.

Date: October 7, 2020

Respectfully submitted,

CREDIT LAW CENTER

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